

1988 Models During Their First Year

Table 1 summarizes the 1988 model year passenger cars with the lowest and highest relative average loss payments per insured vehicle year during their first three years of availability. The average loss payment per insured vehicle year combines claim frequency and average loss payment per claim and thus accounts for not only how often collision claims are made but also the magnitude of such claims. The vehicles listed in Table 1 were taken from the 289 individual 1988 vehicle series that had more than 1,000 insured vehicle years of exposure. Vehicle series with the greatest exposure have the most reliable results. The standardized results for all 1988 vehicles combined were 9.5 for claim frequency, \$2,142 for average loss payment per claim, and \$203 for average loss payment per insured vehicle year. The results are shown in relative terms, with 100 representing the average for all passenger cars combined.

Three-quarters of the 16 vehicles with the best overall collision coverage results are domestic models,

mostly station wagons and passenger vans. Only one, the Ford Escort station wagon, is classified as a small car. No imported models appear on the list of cars with the best collision results.

The list of the 16 vehicles with the worst overall collision coverage results, however, is comprised entirely of imported models; thirteen of them are European manufactured.

Detailed collision coverage results for all 1988 model year passenger cars with at least 1,000 insured vehicle years of exposure are given in Table 2. The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories: claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the average result for all passenger cars in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each size and body style subgroup.

Similar results for 1988 model vans, pickups, and utility vehicles are presented in Table 3.

Table 1
Relative Average Loss Payments Per Insured Vehicle Year for
1988 Model Year Passenger Cars With the Best and Worst Collision Coverage Results*

Best Results				Worst Results			
Make/Series	Body Style	Size	Result	Make/Series	Body Style	Size	Result
American Eagle	S.W.	Midsize	46	BMW M3	Lux.	Midsize	433
Chevrolet Astro Van	P.V.	Large	52	Porsche 928 Coupe	Sp.	Small	400
GMC Safari Van	P.V.	Large	54	Mercedes 560SEC	Lux.	Large	367
Pontiac Safari	S.W.	Large	56	Plymouth Conquest	2Dr.	Small	309
Dodge Caravan	P.V.	Large	56	Mitsubishi Starion	2Dr.	Small	294
Dodge Grand Caravan	P.V.	Large	57	Alfa Romeo Milano	4Dr.	Small	281
Plymouth Voyager	P.V.	Large	57	Porsche 944 Coupe	Sp.	Small	281
Plymouth Grand Voyager	P.V.	Large	59	BMW 735/750iL	Lux.	Large	237
Buick LaSabre	S.W.	Large	59	Toyota Celica 4WD	2Dr.	Small	236
Dodge Diplomat	4Dr.	Large	61	Jaguar XJ-S	Lux.	Midsize	235
Chevrolet Caprice	4Dr.	Large	63	Volkswagen Scirocco	2Dr.	Small	232
Chevrolet Caprice	S.W.	Large	64	BMW 325iX 2D	Lux.	Midsize	218
Dodge Dynasty	4Dr.	Midsize	64	BMW 325 4D	Lux.	Midsize	212
Dodge Aries	S.W.	Midsize	65	BMW 635CSi	Lux.	Midsize	209
Plymouth Gran Fury	4Dr.	Large	65	Mercedes 300CE	Lux.	Midsize	202
Ford Escort	S.W.	Small	65	Porsche 924 Coupe	Sp.	Small	201

P.V. = Passenger Van; S.W. = Station Wagon; Sp. = Sports; Lux = Luxury

* 100 represents the average for all 1988 passenger cars (\$203)

Table 2: 1988
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	All	9,989,492	100 = 9.5	100 = \$2,142	100 = \$203
SMALL CARS					
Two-Door Models		1,483,589	116	100	116
Yugo	Yugo	26,763	103	80	82
Mazda	323	36,914	87	99	86
Toyota	Corolla FX	51,008	89	98	87
Subaru	Justy 4WD	9,963	96	91	87
Ford	Festiva	84,555	96	99	95
Subaru	Justy	18,260	107	89	95
Plymouth	Colt	18,338	102	94	96
Toyota	Tercel	93,300	115	84	97
Honda	Civic	58,394	107	92	99
Mitsubishi	Precis	2,539	126	79	99
Subaru	GL 4WD	2,992	92	108	99
Plymouth	Sundance	32,124	118	87	103
Volkswagen	Golf	8,703	111	94	104
Dodge	Colt	23,489	109	96	104
Hyundai	Excel	92,365	119	88	105
Subaru	Hatchback	3,324	101	105	106
Ford	Escort	114,770	118	92	108
Dodge	Shadow	31,962	127	85	109
Chevrolet	Spectrum	21,131	110	100	109
Volkswagen	Fox	19,021	118	94	111
Mercury	Tracer	38,933	107	104	112
Chevrolet	Sprint	25,095	110	102	112
Isuzu	I-Mark	3,667	111	105	117
Ford	88 1/2 Escort	80,866	117	100	117
Subaru	Hatchback 4WD	3,260	105	113	118
Subaru	DL/GL	4,356	118	101	119
Nissan	Sentra	143,758	116	103	119
Toyota	Celica Conv	6,322	121	104	125
Volkswagen	Cabriolet	8,787	107	120	128
Daihatsu	Charade	7,833	131	100	130
Pontiac	Lemans	37,910	131	100	132
Dodge	Daytona	67,967	130	103	134
Nissan	Pulsar	37,578	135	100	134

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
SMALL CARS (cont'd)					
Mazda	MX-6	45,119	107	127	136
Toyota	Corolla	31,955	134	102	137
Volkswagen	Jetta	2,779	137	101	138
Toyota	Celica	62,984	137	102	139
Acura	Integra	41,042	130	110	142
Subaru	XT Coupe 4WD	5,737	131	109	143
Subaru	XT Coupe	7,934	152	97	146
Nissan	200SX	15,255	127	125	159
Volkswagen	GTI	3,117	130	133	173
Isuzu	Impulse	8,073	145	119	173
Saab	900	15,668	124	150	185
Mazda	323 4WD	1,063	121	154	186
Mitsubishi	Cordia	6,120	161	116	187
Saab	900 Conv	3,402	125	153	190
Volkswagen	Scirocco	2,750	170	137	232
Toyota	Celica 4WD	1,688	139	170	236
Mitsubishi	Starion	3,300	197	149	294
Plymouth	Conquest	7,635	191	162	309
Four-Door Models		1,202,205	108	95	102
Plymouth	Horizon	56,489	95	80	76
Dodge	Omni	53,065	94	86	81
Ford	Escort	53,512	100	81	81
Chevrolet	Nova	101,467	93	91	85
Plymouth	Sundance	41,119	109	84	92
Dodge	Shadow	41,226	110	84	92
Volkswagen	Golf	7,801	102	93	95
Isuzu	I-Mark	12,400	101	95	96
Toyota	Corolla	109,386	100	99	99
Subaru	GL 4WD	4,210	96	104	100
Mazda	323	63,711	96	104	101
Toyota	Tercel	4,016	110	93	102
Ford	88 1/2 Escort	37,405	105	97	102
Honda	Civic	116,135	113	92	104
Chevrolet	Sprint	14,073	107	100	107
Hyundai	Excel	174,311	120	89	107
Mercury	Tracer	35,938	99	109	108
Chevrolet	Spectrum	26,906	111	99	110

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
SMALL CARS (cont'd)					
Plymouth	Colt	13,147	111	101	112
Subaru	DL/GL	19,419	104	108	112
Dodge	Colt	15,984	112	105	117
Nissan	Sentra	43,912	111	107	119
Acura	Integra	14,324	118	101	119
Volkswagen	Fox	36,960	120	99	119
Mitsubishi	Precis	1,046	148	85	125
Pontiac	Lemans	36,197	126	100	126
Volkswagen	Jetta	50,219	122	105	127
Mitsubishi	Mirage	7,574	132	110	145
Saab	900	8,239	117	138	162
Alfa Romeo	Milano	1,290	175	161	281
Station Wagons/Passenger Vans		205,881	87	93	82
Ford	Escort	31,009	81	80	65
Honda	Civic	10,229	76	88	67
Toyota	Tercel 4WD	1,609	68	101	68
Nissan	Stanza	7,085	76	96	73
Nissan	Van	6,603	103	76	78
Plymouth	Colt	4,329	80	98	79
Subaru	DL/GL 4WD	39,278	80	99	79
Toyota	Corolla 4WD	1,969	86	92	79
Mazda	323	2,162	86	93	80
Ford	88 1/2 Escort	14,210	83	98	80
Honda	Civic 4WD	4,011	86	97	83
Toyota	Corolla	11,750	89	96	85
Subaru	DL/GL	19,606	82	104	86
Dodge	Colt	5,614	85	101	86
Mercury	Tracer	9,890	89	98	86
Nissan	Sentra	4,981	88	101	90
Nissan	Stanza 4WD	1,237	99	96	95
Volkswagen	Fox	14,118	102	98	100
Toyota	Van	4,177	116	87	101
Volkswagen	Vanagon	2,245	123	88	108
Mitsubishi	Wagon	7,917	135	84	114
Toyota	Van 4WD	1,102	122	105	128

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

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Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
SMALL CARS (cont'd)					
Sports Models		219,384	119	124	147
Buick	Reatta	3,498	88	117	103
Pontiac	Fiero	23,233	121	98	119
Mazda	RX-7 Conv	8,589	115	105	120
Chevrolet	Corvette Conv	5,839	73	174	126
Alfa Romeo	Spider Conv	2,040	116	112	130
Ford	88 1/2 Escort EXP	7,644	132	102	135
Ford	EXP	11,169	128	106	135
Toyota	MR2	9,608	139	100	139
Mazda	RX-7	32,388	124	117	144
Porsche	911 Coupe	2,372	51	289	147
Nissan	300ZX 2+2	6,358	109	135	148
Honda	Civic CRX	52,911	143	104	148
Nissan	300ZX	12,645	113	135	153
Porsche	911 Targa/Cabriolet	3,360	61	258	158
Mercedes	560SL Conv	10,458	61	260	160
Chevrolet	Corvette	14,834	80	201	160
Subaru	XT Coupe DL	1,096	147	109	160
Cadillac	Allante Conv	1,606	87	199	174
Porsche	924 Coupe	2,141	111	181	201
Porsche	944 Coupe	5,649	134	210	281
Porsche	928 Coupe	1,293	85	469	400
MIDSIZE CARS					
Two-Door Models		1,572,505	109	100	109
Plymouth	Reliant	8,559	81	82	66
Dodge	Aries	6,374	84	84	70
Oldsmobile	Cutlass RWD	25,997	78	100	79
Oldsmobile	Cutlass FWD	71,351	106	81	86
Chevrolet	Celebrity	9,629	95	91	86
Buick	Century	1,839	96	91	88
Ford	Tempo	37,954	103	90	92
Buick	Skylark	22,905	100	93	93
Buick	Regal	104,042	106	89	94
Pontiac	Grand Prix	67,100	104	92	95

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
MIDSIZE CARS (cont'd)					
Oldsmobile	Cutlass Ciera	20,375	85	112	95
Pontiac	Grand Am	147,737	96	101	97
Oldsmobile	Firenza	2,199	105	97	102
Chevrolet	Monte Carlo	27,385	91	112	102
Buick	Skyhawk	11,854	115	89	102
Mercury	Topaz	8,585	113	93	105
Chevrolet	Cavalier	130,115	111	98	109
Oldsmobile	Calais	64,891	112	97	109
Mercury	Cougar	107,918	103	114	117
Pontiac	Sunbird	39,353	126	93	117
Honda	Accord	90,043	116	102	119
Honda	Prelude	85,378	118	101	120
Chrysler	LeBaron Conv	36,400	110	111	121
Chrysler	LeBaron	44,576	121	101	122
Chevrolet	Beretta	260,347	126	97	122
Chevrolet	Cavalier Conv	6,312	95	131	124
Pontiac	Sunbird Conv	2,664	119	105	125
Ford	Thunderbird	125,646	102	125	127
Merkur	XR4Ti	4,930	104	123	128
Four-Door Models		2,513,605	93	96	90
Dodge	Dynasty	41,482	68	94	64
Plymouth	Caravelle	10,469	79	86	67
Chevrolet	Celebrity	121,421	81	90	72
Dodge	Aries	65,005	81	92	75
Buick	Century	74,024	85	88	75
Chrysler	LeBaron GTS	11,359	89	85	76
Chrysler	LeBaron	22,521	78	98	77
Oldsmobile	Cutlass Ciera	157,735	78	100	78
Chrysler	New Yorker (C Body)	59,535	74	106	78
Chrysler	New Yorker (E Body)	9,177	80	97	78
Plymouth	Reliant	77,155	83	94	78
Ford	Tempo 4WD	11,796	85	93	79
Ford	Tempo	165,328	90	89	80
Ford	Taurus	192,924	88	93	82
Toyota	Camry	208,515	85	96	82
Mercury	Topaz	53,882	91	93	85
Eagle	Premier	35,654	89	96	85

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
MIDSIZE CARS (cont'd)					
Buick	Skylark	25,902	96	90	86
Dodge	600	9,590	91	95	87
Pontiac	Grand Am	59,323	90	97	87
Mercury	Sable	65,143	95	92	87
Chevrolet	Cavalier	70,495	95	92	88
Toyota	Camry 4WD	4,239	90	99	89
Pontiac	6000	45,031	90	99	89
Dodge	Lancer	6,997	90	101	91
Volvo	240	28,740	86	107	91
Buick	Skyhawk	10,030	104	91	95
Oldsmobile	Calais	37,258	104	91	95
Pontiac	Sunbird	16,627	102	94	96
Chevrolet	Corsica	237,725	115	85	97
Mitsubishi	Sigma	8,997	95	110	104
Mazda	626	74,055	90	116	105
Honda	Accord	337,992	107	99	106
Nissan	Stanza	26,115	105	102	107
Cadillac	Cimarron	5,475	96	113	109
Oldsmobile	Firenza	4,480	111	101	112
Mazda	929	30,390	91	125	113
Nissan	Maxima	58,041	103	127	131
Toyota	Cressida	11,561	110	120	132
Volkswagen	Quantum	1,623	140	96	135
Eagle	Medallion	17,529	132	105	139
Peugeot	505	2,234	104	148	154
Station Wagons/Passenger Vans		273,655	82	94	77
American	Eagle	2,142	61	76	46
Dodge	Aries	17,110	72	90	65
Toyota	Camry	22,468	77	93	71
Ford	Taurus	72,986	82	88	72
Chevrolet	Celebrity	30,142	80	92	74
Plymouth	Reliant	18,208	79	94	74
Plymouth	Colt Vista 4WD	3,630	72	106	76
Buick	Skyhawk	1,363	80	99	79
Buick	Century	7,064	87	92	79
Chevrolet	Cavalier	18,582	86	93	80
Dodge	Colt Vista 4WD	4,345	77	105	81

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
MIDSIZE CARS (cont'd)					
Oldsmobile	Cutlass Ciera	13,216	83	99	82
Chrysler	LeBaron	1,565	68	122	83
Mercury	Sable	20,065	92	92	84
Volvo	240	13,402	79	110	86
Pontiac	6000	4,784	84	103	86
Nissan	Maxima	2,891	76	115	87
Plymouth	Colt Vista	4,950	84	105	88
Dodge	Colt Vista	6,341	81	109	88
Eagle	Medallion	6,314	113	104	117
Sports Models		332,866	125	120	150
Chevrolet	Camaro Conv	3,704	113	119	134
Ford	Mustang Conv	29,977	111	125	138
Chevrolet	Camaro	77,729	130	111	143
Pontiac	Firebird	53,488	138	109	150
Ford	Mustang	147,086	122	125	152
Toyota	Supra	20,547	117	155	180
Luxury Models		383,095	99	131	130
Lincoln	Continental	27,183	81	117	94
Volvo	740/760 SW	14,848	94	102	97
Cadillac	Seville	16,870	94	112	105
Oldsmobile	Toronado	13,955	100	108	108
Merkur	Scorpio	11,692	83	131	108
Acura	Legend 4D	54,751	100	108	109
Cadillac	Eldorado	28,654	98	115	113
Acura	Legend 2D	26,277	104	112	117
Volvo	740/760 4D	34,214	100	119	119
Sterling	Sterling 825/827	6,706	107	118	126
Buick	Riviera	6,990	113	111	126
Lincoln	Mark VII	37,285	88	152	134
Volvo	780	1,186	110	135	148
Audi	5000 4D	5,165	100	153	152
BMW	500 Series	20,250	102	151	154
Saab	9000	11,379	114	138	157
Mercedes	190D/E	14,208	112	144	161
Audi	80/90	10,132	123	134	164

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
MIDSIZE CARS (cont'd)					
Audi	80/90 Quattro	3,135	108	158	171
BMW	325i Conv	9,278	102	180	184
Audi	5000 Quattro 4D	1,093	76	243	185
BMW	325 2D	8,742	109	170	186
Mercedes	300CE	2,206	90	225	202
BMW	635CSi	1,373	93	225	209
BMW	325 4D	4,744	123	172	212
BMW	325iX 2D	1,210	117	186	218
Jaguar	XJ-S	4,420	99	238	235
BMW	M3	2,374	144	300	433
LARGE CARS					
Two-Door Models		16,532	107	107	114
Oldsmobile	Delta 88	7,108	92	106	97
Buick	LeSabre	9,423	117	107	125
Four-Door Models		697,437	80	93	74
Dodge	Diplomat	8,036	67	91	61
Chevrolet	Caprice	67,685	77	81	63
Plymouth	Gran Fury	3,735	78	84	65
Ford	Crown Victoria	67,960	75	90	68
Mercury	Grand Marquis	94,164	74	95	70
Chrysler	New Yorker 5th Ave	37,428	69	105	73
Oldsmobile	Delta 88	117,009	83	92	77
Buick	LeSabre	95,715	85	91	77
Buick	Electra	69,012	82	96	79
Pontiac	Bonneville	74,308	84	95	80
Oldsmobile	Ninety-Eight	62,379	83	97	80
Station Wagons/Passenger Vans		683,469	77	78	60
Chevrolet	Astro Van	91,891	79	66	52
GMC	Safari Van	19,868	76	71	54
Pontiac	Safari Wagon	3,589	67	83	56
Dodge	Caravan	108,861	74	76	56
Dodge	Grand Caravan	81,310	76	75	57

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
LARGE CARS (cont'd)					
Plymouth	Voyager	107,869	75	76	57
Plymouth	Grand Voyager	77,475	78	75	59
Buick	LeSabre	2,609	71	83	59
Chevrolet	Caprice	16,358	75	85	64
Ford	Aerostar	144,592	78	88	69
Oldsmobile	Custom Cruiser	7,625	83	88	73
Ford	Crown Victoria	10,190	86	99	85
Mercury	Grand Marquis	6,821	88	100	88
Buick	Electra	3,464	77	122	94
Luxury Models		405,264	87	119	103
Cadillac	Brougham	38,576	79	107	85
Lincoln	Town Car	163,127	85	99	85
Cadillac	DeVille 4D	87,684	83	103	85
Cadillac	Fleetwood d'Elegance	12,614	82	116	95
Cadillac	DeVille 2D	24,367	92	115	106
Jaguar	XJ6	20,278	94	163	154
Mercedes	SEL/SDL Series	14,555	94	165	155
Mercedes	300SE	3,073	96	169	163
Mercedes	300TE	1,898	116	145	168
Mercedes	260/300E	19,711	101	167	169
BMW	735i	14,426	105	189	197
BMW	735/750iL	2,667	122	194	237
Mercedes	560SEC	1,142	102	361	367

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤\$200	5%	50%
>\$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Table 3: 1988
Insurance Losses, Collision Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
VANS					
All Vans		277,571	80	70	56
GMC	Rally Wagon (3/4T)	1,512	81	43	35
GMC	Vandura (1/2T)	1,129	61	64	39
Ford	E-150 Club Wagon (1/2-3/4T)	8,120	74	62	46
GMC	Safari Cargo Van	8,920	80	61	49
Dodge	B150 (1/2T)	2,229	52	93	49
Chevrolet	Chevy Van (3/4T)	56,803	81	66	53
Ford	E-150 Econoline (1/2-3/4T)	65,022	84	64	54
Dodge	B250 (3/4T)	3,497	65	84	55
Chevrolet	Astro Cargo Van	42,928	83	68	56
Ford	E-250 Econoline (3/4T)	6,683	83	69	58
GMC	Vandura (3/4T)	17,653	88	66	59
Dodge	B250 Cargo Van	23,406	66	89	59
Chevrolet	Chevy Van (1/2T)	4,893	72	81	59
Dodge	B150 Cargo Van	7,107	70	86	60
Chevrolet	Sportvan (3/4T)	3,743	79	81	63
Ford	Aerostar Cargo Van	7,913	77	86	66
Dodge	Cargo Minivan	7,019	76	88	66
Ford	E-250 Club Wagon (3/4T)	1,640	67	108	73
Mitsubishi	Cargo Van	1,094	102	84	85
Toyota	Cargo Van	4,794	114	86	98
PICKUPS					
Small Pickups		1,103,248	93	98	91
Isuzu	Long Cab (1/2T)	1,923	70	78	54
Dodge	Dakota (1/2T)	56,666	69	88	61
Isuzu	Long Bed	4,991	71	88	63
GMC	T15 Extended Cab 4x4	3,071	66	96	63
Mazda	B Series Long Bed	3,473	80	82	65
Chevrolet	T10 Extended Cab 4x4	13,566	77	91	70
Mazda	B Series Cab Plus	18,368	90	78	71
Ford	Ranger Super Cab	67,907	85	85	72
Dodge	D150 (1/2T)	31,963	75	97	73
Chevrolet	T10 4x4	18,789	73	101	73

Table 3: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
PICKUPS (cont'd)					
Chevrolet	S10 Extended Cab	13,562	83	89	74
Jeep	Comanche Long Bed 4x4	4,888	86	87	75
Jeep	Comanche	22,141	86	86	74
GMC	T15 4x4	3,683	74	100	75
GMC	S15 Extended Cab	3,800	85	90	76
Jeep	Comanche Long Bed	3,477	89	87	78
Mazda	B Series Standard Bed	53,909	91	87	79
Dodge	Ram50 Extended Cab	9,570	92	90	83
Isuzu	Long Cab (1/2T) 4x4	1,306	88	95	83
Chevrolet	S10	138,750	90	94	84
GMC	S15	28,365	88	98	86
Jeep	Comanche 4x4	7,788	84	103	86
Mazda	B Series Standard Bed 4x4	3,129	84	104	87
Mitsubishi	Standard Bed	26,360	98	89	87
Dodge	Ram50	21,085	97	92	89
Dodge	Ram50 Long Bed 4x4	1,654	106	84	89
Mitsubishi	Extended Cab	3,296	114	80	91
Dodge	Ram50 Long Bed	6,541	99	92	91
Toyota	Long Bed (1/2T)	8,508	101	92	93
Dodge	Ram50 Extended Cab 4x4	4,298	102	93	95
Nissan	King Cab	12,023	109	89	96
Ford	Ranger	171,295	95	101	96
Isuzu	88 1/2 Standard Bed	14,304	101	97	97
Toyota	Xtra Cab Long Bed	7,491	109	89	97
Mazda	B Series Cab Plus 4x4	1,102	95	105	99
Toyota	Long Bed (1/2T) 4x4	4,448	89	114	102
Mitsubishi	Standard Bed 4x4	1,832	105	97	102
Toyota	Standard Bed	73,454	112	92	103
Ford	Ranger Super Cab 4x4	37,341	91	114	104
Nissan	Long Bed	1,639	122	90	110
Toyota	Xtra Cab 4x4	22,590	100	111	111
Isuzu	88 1/2 Standard Bed 4x4	2,373	103	108	112
Nissan	Standard Bed	42,326	113	99	112
Nissan	King Cab 4x4	8,295	98	115	113
Dodge	Ram50 4x4	6,584	95	120	114
Toyota	Xtra Cab	1,302	104	112	117
Nissan	Standard Bed 4x4	10,257	106	114	121

Table 3: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
PICKUPS (cont'd)					
Ford	Ranger 4x4	34,378	100	128	128
Toyota	Standard Bed 4x4	59,690	105	123	129
Standard Pickups		821,183	70	93	65
GMC	1500 Extended Cab 4x4	1,721	74	69	51
Chevrolet	20 Extended Cab (3/4T) 4x4	6,233	75	71	53
Ford	F-250 Super Cab	12,061	71	75	53
Chevrolet	10 Extended Cab (1/2T)	18,647	81	68	55
Ford	F-150 Super Cab 4x4	11,600	68	81	55
Ford	F-150 Super Cab	32,019	68	82	55
GMC	1500 Extended Cab	5,010	82	71	58
GMC	1500 Series (1/2T) 4x4	21,542	67	89	60
Ford	F-250 (3/4T)	21,439	67	90	60
Chevrolet	20 Extended Cab (3/4T)	5,809	79	77	61
GMC	2500 Extended Cab 4x4	1,820	78	78	61
Ford	F-150 (1/2-3/4T)	142,633	68	90	61
Chevrolet	1500 Series (1/2T) 4x4	77,085	63	98	62
GMC	1500 Series (1/2T)	50,938	68	92	63
Chevrolet	2500 Series (3/4T)	18,954	77	84	65
Chevrolet	1500 Series (1/2T)	181,463	70	92	65
Ford	F-250 Super Cab 4x4	9,804	70	95	66
Dodge	Dakota (1/2T) 4x4	24,438	68	98	66
Chevrolet	10 Extended Cab (1/2T) 4x4	6,170	84	80	67
Chevrolet	2500 Series (3/4T) 4x4	24,589	74	91	68
GMC	2500 Series (3/4T)	6,047	80	87	69
GMC	2500 Series (3/4T) 4x4	7,589	71	98	70
Ford	F-150 (1/2-3/4T) 4x4	74,875	68	105	71
Ford	F-250 (3/4T) 4x4	30,461	73	99	73
GMC	2500 Extended Cab	1,650	68	112	76
Dodge	D250 (3/4T)	2,353	76	107	82
Dodge	W250 (3/4T) 4x4	2,583	87	100	87
Dodge	W150 (1/2T) 4x4	11,281	77	131	101
Toyota	4Runner	8,982	122	116	140

Table 3: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
UTILITY VEHICLES					
Small Utility Vehicles		262,672	79	112	89
Suzuki	Samurai Van 4x4	7,360	83	89	74
Suzuki	Samurai 4x4	59,128	84	93	77
Jeep	Wrangler	35,503	67	117	78
Mitsubishi	Montero 4x4	7,010	82	100	82
Dodge	Raider	9,386	79	122	96
Ford	Bronco II	41,369	78	124	96
Ford	Bronco II 4x4	102,914	81	122	99
Intermediate Utility Vehicles		528,770	78	105	82
Dodge	Ramcharger	8,240	62	88	55
Jeep	Cherokee	18,535	63	100	62
Ford	Bronco	46,476	67	100	67
Chevrolet	S10 Blazer	42,208	72	97	70
Jeep	Wagoneer	8,587	67	106	71
GMC	S15 Jimmy	12,551	71	104	74
Chevrolet	K10 Blazer (1/2T)	19,488	69	111	76
Chevrolet	T10 Blazer 4x4	92,914	81	94	76
GMC	Jimmy (1/2T)	5,288	66	119	79
GMC	T15 Jimmy 4x4	25,228	79	101	80
Jeep	Cherokee 4x4	125,512	74	111	82
Isuzu	Trooper II 4x4	50,729	84	98	83
Toyota	Land Cruiser	6,045	89	102	91
Dodge	Ramcharger 4x4	8,233	72	133	96
Jeep	Grand Wagoneer	11,081	77	129	99
Nissan	Pathfinder	26,021	106	118	124
Toyota	4Runner Wagon	19,033	112	112	125
Range Rover	Range Rover	2,592	109	207	226
Large Utility Vehicles		67,266	73	82	60
GMC	Suburban (3/4T)	1,666	46	102	47
Chevrolet	Suburban (1/2T)	25,029	72	72	52
GMC	Suburban (1/2T)	8,143	74	72	54

Table 3: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

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Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
UTILITY VEHICLES (cont'd)					
Chevrolet	Suburban (1/2T) 4x4	15,436	75	75	57
GMC	Suburban (1/2T) 4x4	5,437	72	94	68
Chevrolet	Suburban (3/4T)	5,821	71	97	69
Chevrolet	Suburban (3/4T) 4x4	4,359	71	109	77
GMC	Suburban (3/4T) 4x4	1,371	95	102	97

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤\$200	5%	50%
>\$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

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INSURANCE COLLISION REPORT



August 1991

R91-1

Initial Results for 1991 Automobiles
HIGHWAY LOSS DATA INSTITUTE

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Highlights

1991 Passenger Cars

	Best Results *			Worst Results *		
	Make & Series	Size		Make & Series	Size	
Average Loss Payment per Insured Vehicle Year (100 = \$200)	Buick Century - 4Dr.	M	36	Toyota MR2	S	205
	Plymouth Voyager	L	39	Lexus LS400	L	187
	Chevrolet Lumina - 4Dr.	M	42	Geo Storm - 2Dr.	S	177
Claim Frequency (100 = 9.0)	Buick Century - 4Dr.	M	51	Geo Storm - 2Dr.	S	185
	Dodge Caravan	L	56	Nissan Sentra - 2Dr.	S	158
	Buick LeSabre - 4Dr.	L	63	Chevrolet Beretta	M	141
Average Loss Payment Per Claim (100 = \$2,230)	Plymouth Voyager	L	56	Toyota MR2	S	174
	Chevrolet Lumina - 4Dr.	M	61	Mercedes 190E	M	163
	Buick Century - 4Dr.	M	70	Lexus LS400	L	159

* Results are relative - 100 represents the average for all 1991 passenger cars.
Size: S = Small, M = Midsize, L = Large

- The highest average loss payments per insured vehicle year were for small and midsize sports models and midsize luxury models; the lowest were for station wagons and passenger vans in all three size classes and large four-door models.
- The highest collision claim frequencies were for sports cars -- especially the midsize models -- and small two-door models; the lowest were for midsize station wagons.
- The most costly collision claims, on average, were recorded for luxury models and small sports cars; the least costly were for large four-door models, station wagons, and passenger vans.
- Overall collision coverage loss results for 1990 model year passenger cars during the same exposure period were nearly identical to the results for 1991 models.

1991 Passenger Cars: Initial Results

Table 1 presents detailed collision coverage loss results for 1991 passenger cars during their initial exposure period -- January 1990 through February 1991. Aggregated results are presented for all 1991 passenger cars combined and by body style within car size group (small, midsize, and large). Results are also presented for each individual series with at least 1,000 insured vehicle years of exposure. Fifty-two series, out of a total of more than 300 contained in the Highway Loss Data Institute (HLDI) data base for 1991 models, had accumulated sufficient exposure to meet the reporting threshold. Some 1991 models were introduced in the first half of calendar year 1990 (e.g., Chevrolet Caprice in January), while most were introduced in the fall. Results for additional vehicle series will be reported subsequently as more exposure is accumulated.

The results presented are exposure (measured in insured vehicle years) and relative values for three measures that summarize collision losses: claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The relative results are based on the following overall results for all 1991 models combined: For claim frequency results, 100 is equivalent to 9.0 claims per 100 insured vehicle years; for average loss payment per claim, 100 is equivalent to \$2,230; and for average loss payment per insured vehicle year, 100 is equivalent to \$200. For example, the relative claim frequency for the four-door Honda Civic of 109 indicates a frequency that is 9 percent higher than the 9.0 result for all 1991 models combined. In contrast, the four-door Toyota Corolla's relative claim frequency of 93 is 7 percent lower than the 1991 overall claim frequency.

The results in Table 1 were standardized to minimize effects due to differences in the mix of operator age groups and deductible amounts among different vehicles. Both the frequency and average size of collision coverage losses vary with the deductible amount and the age group of the operators. Standardizing these two nonvehicle

factors ensures that their mix is the same for each vehicle. Other nonvehicle factors, however, could vary among different vehicles and such factors could affect collision coverage loss experience. The standardization process is described in detail in the *HLDI Technical Appendix*.

The individual series in Table 1 are also listed by body style within car size group (small, midsize, large) in ascending order of their relative average loss payments per insured vehicle year. In general, the greater the exposure associated with a result, the more confidence can be placed in it.

As has been the case with previous HLDI collision reports, there are large variations in loss experience among the individual series. The Buick Century, a midsize four-door model, had the lowest relative average loss payment per insured vehicle year (36). Another midsize four-door, the Chevrolet Lumina, and the Plymouth Voyager, a large passenger van, were the only other 1991 series with average loss payments per insured vehicle year less than half the overall combined 1991 result. At the other extreme, the Toyota MR2, a small sports model, was the only vehicle with a relative average loss payment per insured vehicle year (205) more than double the all-car average.

The Buick Century also had the lowest relative claim frequency (51) and the Geo Storm, a small two-door, had the highest (185). The Plymouth Voyager had the lowest relative average loss payment per claim (56), and the Toyota MR2 registered the highest (174).

As noted in previous HLDI collision reports, even among vehicles of the same size and body style, there can be large variations in the collision coverage loss results for individual vehicle series. For example, among small two-door models, the relative results for claim frequency ranged from 99 to 185, for average loss payment per claim they ranged from 83 to 102, and for average loss payment per insured vehicle year they ranged from 82 to 177.

(Text continues on page 6.)

Table 1
Insurance Losses, Collision Coverages
1991 Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	All	223,768	100 = 9.0	100 = \$2,230	100 = \$200
SMALL CARS					
Two-Door Models		33,403	125	102	128
Honda	Civic	2,081	99	83	82
Geo	Metro	1,401	121	85	103
Ford	Escort	10,377	120	102	122
Plymouth	Laser	1,242	132	98	129
Mitsubishi	Eclipse	1,693	136	97	131
Toyota	Celica	1,257	140	99	139
Nissan	Sentra	1,460	158	91	143
Geo	Storm	1,941	185	96	177
Four-Door Models		21,841	106	89	94
Honda	Civic	2,927	109	75	81
Ford	Escort	4,778	99	89	88
Volkswagen	Jetta	1,347	106	91	96
Mazda	323	1,399	105	93	97
Toyota	Corolla	3,633	93	107	99
Mercury	Tracer	2,575	118	95	112
Station Wagons/Passenger Vans		4,601	82	88	72
Ford	Escort	2,620	81	89	72
Sports Models		8,542	112	136	152
Mercury	Capri Conv.	1,374	109	94	103
Mazda	MX-5 Miata Conv.	1,153	117	88	103
Honda	Civic CRX	1,158	125	86	108
Toyota	MR2	3,265	118	174	205

Table 1 (Cont'd)
Insurance Losses, Collision Coverages
1991 Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
MIDSIZE CARS					
Two-Door Models		18,403	109	99	107
Pontiac	Sunbird	1,734	85	85	73
Chevrolet	Cavalier	5,836	105	102	107
Acura	Integra	1,583	136	81	110
Honda	Accord	1,294	116	102	119
Pontiac	Grand Am	1,998	113	114	129
Chevrolet	Beretta	1,463	141	95	135
Four-Door Models		47,800	86	93	80
Buick	Century	1,144	51	70	36
Chevrolet	Lumina	1,895	69	61	42
Chevrolet	Cavalier	1,360	78	73	57
Ford	Taurus	1,757	78	76	59
Buick	Regal	6,049	85	70	59
Dodge	Spirit	1,194	82	90	74
Chevrolet	Corsica	1,616	89	83	74
Mazda	626	1,312	78	110	85
Honda	Accord	9,523	93	93	86
Plymouth	Acclaim	1,577	87	102	89
Ford	Tempo	1,377	86	105	90
Buick	Skylark	1,319	86	106	91
Toyota	Camry	5,701	84	110	92
Station Wagons/Passenger Vans		2,717	74	88	65
Sports Models		19,719	130	112	145
Pontiac	Firebird	5,913	134	101	136
Chevrolet	Camaro	11,845	130	111	144
Luxury Models		5,241	97	161	155
Mercedes	190E	1,061	94	163	154

Table 1 (Cont'd)
Insurance Losses, Collision Coverages
1991 Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
LARGE CARS					
Two-Door Models		1,928	96	102	98
Four-Door Models		31,677	81	84	68
Buick	Electra	3,228	75	78	58
Buick	LeSabre	2,239	63	104	65
Chevrolet	Caprice	15,104	90	74	67
Ford	Crown Victoria	2,764	68	100	68
Mercury	Grand Marquis	6,108	72	106	77
Station Wagons/Passenger Vans		19,171	85	84	71
Plymouth	Voyager	1,057	69	56	39
Toyota	Previa Van	7,999	89	77	69
Dodge	Caravan	1,168	56	123	69
Luxury Models		8,720	83	124	103
Cadillac	DeVille 4D	1,864	68	91	62
Lincoln	Town Car	1,174	102	142	145
Lexus	LS 400	1,098	118	159	187

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤\$200	5%	50%
>\$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Comparison of 1990 and 1991 Model Year Overall Results

Table 2 compares the overall claim frequency, average loss payment per claim, and average loss payment per insured vehicle year for 1991 models during their initial exposure period with those of 1990 models during the same calendar period and for the corresponding period one year earlier. Because the comparisons of the initial results for 1991 models and those for 1990 models are for calendar periods that are one year apart, they could be influenced by differences not only between model years but also calendar periods. In comparisons based on results from the same calendar period, the 1990 vehicles would be an average of one year older than the 1991 vehicles, and the comparisons could be influenced by differences in the vehicle ages. For these reasons, two sets of results for the 1990 models are presented in Table 2. The

initial 1990 results are based on the exposure period one year earlier than that of the second set of 1990 model results, which are based on the same exposure period as the 1991 model year results. The January 1990 through February 1991 results for 1990 models were separately adjusted to ensure that the contribution of exposure from each month was comparable to that for the 1991 models. The monthly adjustment procedure is described in detail in the *HLDI Technical Appendix*. The overall results for 1990 and 1991 models during January 1990 through February 1991 show that for 1991 models the frequency of collision claims was unchanged, the average loss payment per claim decreased by one percent, and the average loss payment per insured vehicle year decreased by one percent.

Table 2
Overall Collision Coverage Loss Experience
of 1991 Models Compared to 1990 Models

Loss Category	1990 Models		1991 Models	Percentage Change
	Jan. 1989- Feb. 1990	Jan. 1990- Feb. 1991	Jan. 1990- Feb. 1991	Jan. 1990- Feb. 1991
Claim Frequency Per 100 Insured Vehicle Years	10.1	9.0	9.0	0
Average Loss Payment Per Claim	\$2,252	\$2,244	\$2,230	-1
Average Loss Payment Per Insured Vehicle Year	\$228	\$202	\$200	-1

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